CLAIMS

What is claimed is:

1 1. A method for paying for a transaction over the Internet, comprising:

2 (a) receiving information utilizing a network, wherein the information includes

3 an Internet Protocol (IP) address of a user and an amount of payment due;

4 (b) identifying an account using at least a portion of the information; and

5 (c) administering payment for the payment due by billing against the account.

1 2. The method as recited in claim 1, wherein a site sends the information in

2 response to the user carrying out a transaction using the site.

1 3. The method as recited in claim 1, wherein the information further includes

2 port numbers.

1 4. The method as recited in claim 1, wherein the steps are carried out by a

2 network service provider.

1 5. The method as recited in claim 2, and further comprising the steps of

2 identifying user data based on the received information, and sending the user

3 data to the site.

1 6. The method as recited in claim 5, wherein the user data includes shipping

2 information.

1 7. The method as recited in claim 5, and further comprising the step of

2 requesting permission from the user prior to sending the user data to the site.

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1   8.   The method as recited in claim 1, and further comprising the step of limiting

2   the administration of payment based on a rule.

1   9.   The method as recited in claim 2, and further comprising the step of

2   collecting a fee from the site.

1   10.   The method as recited in claim 9, wherein the fee is a percentage of the

2   payment due.

1   11.   The method as recited in claim 1, wherein the account is a debit account.

1   12.   The method as recited in claim 1, wherein the steps are carried out by a

2   financial institution offering credit with credit cards in conjunction with a

3   network service provider.

1   13.   A computer program product for paying for a transaction over the Internet,

2   comprising:

3   (a)   computer code for receiving information utilizing a network, wherein the

4   information includes an Internet Protocol (IP) address of a user and an

5   amount of payment due;

6   (b)   computer code for identifying an account using at least a portion of the

7   information; and

8   (c)   computer code for administering payment for the payment due by billing

9   against the account.

1   14.   The computer program product as recited in claim 13, wherein a site sends

2   the information in response to the user carrying out a transaction using the

3   site.

1   15.   The computer program product as recited in claim 13, wherein the

2   information further includes port numbers.

1 16. The computer program product as recited in claim 13, wherein the computer
2 code is executed by a network service provider.

1 17. The computer program product as recited in claim 14, and further comprising
2 computer code for identifying user data based on the received information,
3 and sending the user data to the site.

1 18. The computer program product as recited in claim 17, wherein the user data
2 includes shipping information.

1 19. The computer program product as recited in claim 17, and further comprising
2 computer code for requesting permission from the user prior to sending the
3 user data to the site.

1 20. The computer program product as recited in claim 13, and further comprising
2 computer code for limiting the administration of payment based on a rule.

1 21. The computer program product as recited in claim 14, and further comprising
2 computer code for collecting a fee from the site.

1 22. The computer program product as recited in claim 21, wherein the fee is a
2 percentage of the payment due.

1 23. The computer program product as recited in claim 13, wherein the account is
2 a debit account.

1 24. The computer program product as recited in claim 13, wherein the computer
2 code is executed by a financial institution offering credit with credit cards in
3 conjunction with a network service provider.

1   25.   A system for paying for a transaction over the Internet, comprising:

2   (a)   logic for receiving information utilizing a network, wherein the information

3   includes an Internet Protocol (IP) address of a user and an amount of

4   payment due;

5   (b)   logic for identifying an account using at least a portion of the information;

6   and

7   (c)   logic for administering payment for the payment due by billing against the

8   account.

1   26.   A method for paying for a transaction over the Internet, comprising:

2   (a)   providing a link to a site on a network where a business transaction is

3   occurring;

4   (b)   receiving information from the site at a third party location during the

5   transaction, wherein the information includes an Internet Protocol (IP)

6   address of a user and an amount of payment due;

7   (c)   identifying an account using at least a portion of the information;

8   (d)   identifying whether any rules are associated with the account;

9   (e)   conditionally administering payment for the payment due by billing against

10   the account in accordance with any identified rules;

11   (f)   identifying shipping information based on the received information;

12   (g)   sending the shipping information to the site; and

13   (h)   receiving compensation from the site.

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